

iLOCK360

Powered By Experian.

YOUR IDENTITY IS YOUR MOST VALUABLE ASSET. IS YOURS PROTECTED?

HAVE YOU EVER?

- Been a victim of a data breach?**
Data breaches increased by **133% in 2018**. **1 in 3** notified breach victims experience fraud.
- Known someone that has been a victim of identity theft?**
ID theft is the **fastest growing crime**, occurring once every **2 seconds**
- Been concerned about your childrens' and loved ones' identities being stolen?**
Child identity theft is projected to affect **25% of kids** before turning 18.
- Had your credit impacted by financial fraud?**
If a criminal gains access to your personal information, they can open new accounts in your name that you may not learn of until the damage is done.

HOW iLOCK360 HELPS



DEFEND

Your personal information is monitored 24/7/365



PROTECT

Alerts inform you of potential threats for immediate action



RESTORE

iLOCK360 does the work to restore your identity

FULL-SERVICE IDENTITY RESTORATION. Rest assured that iLOCK360 will **work on your behalf to restore your identity**. Our experts can complete all restoration activities for you, and we can even help you with pre-existing conditions.

PEACE OF MIND. **56% of victims have to take time off work** to resolve an identity theft case on their own. With iLOCK360, you have experienced professionals in your corner to restore your identity, so you can spend your time doing what you do best.

MONTHLY PAYROLL DEDUCTION

COVERAGE PLAN	PLUS	PREMIUM
Employee	\$8	\$15
Employee + Spouse	\$15	\$22
Employee + Children	\$13	\$20
Employee + Family	\$20	\$27

TAKE ADVANTAGE OF SPECIAL **EDUCATOR PRICING** DURING OPEN ENROLLMENT!

PROTECT YOUR IDENTITY TODAY

*Plans with children include coverage for up to 10 Children under the age of 18.

PLEASE NOTE:

- A valid email address is **required** for enrollment in iLOCK360. All iLOCK360 alerts and/or notifications are sent via email. Consider utilizing an email address that you check regularly.
- Account activation & setup of monitored elements is required upon the start of your new benefit plan year.

PLAN COMPARISON

Learn more about the protections that iLOCK360 offers:

PLAN FEATURES	SERVICE DESCRIPTION	PLUS	PREMIUM
IDENTITY THEFT RESOLUTION SERVICES			
Full-Service Identity Theft Restoration & Lost Wallet Protection  <div style="border: 1px solid blue; padding: 5px; display: inline-block;"> MOST VALUABLE SERVICE. Dependable help that's just a phone call away! </div>	If your identity is compromised, a U.S.-based <i>certified Identity Theft Restoration Specialist</i> will work on your behalf to restore your good name, so that you can get on with your life. All restoration activities can be completed for you, and your case will be managed until your identity is fully restored. Even pre-existing conditions can be dealt with. Restoration Specialists offer robust case knowledge in both credit and non-credit fraud situations and can help you with closing accounts, re-ordering cards, placing a fraud alert with each of the three credit bureaus, and removing fraudulent activity from your credit report.	✓ ✓	✓ ✓
\$1M Identity Theft Insurance	If you incur expenses associated with your identity theft recovery, you will be covered with \$1M reimbursement (\$0 deductible). Covered costs include: <ul style="list-style-type: none"> • Lost wages or income • Attorney and legal fees • Expenses incurred for refinancing of loans, grants and other lines of credit • Costs of childcare and/or elderly care incurred as a result of identity restoration 	✓	✓
COMPREHENSIVE IDENTITY MONITORING			
CyberAlert™ monitors: <ul style="list-style-type: none"> • one Social Security Number • two Phone Numbers • two Email Addresses • five Credit/Debit Cards • two Medical ID Numbers • five Bank Accounts • one Drivers License Number • one Passport 	We scour Internet properties, including the Dark Web, as well as hacker websites, blogs, bulletin boards, peer-to-peer sharing networks and chat rooms to identify the illegal trading and selling of your personal information.	✓ ✓	✓ ✓
Change of Address Monitoring	A thief may try to establish “your” new identity by changing your address. Receive an alert if your mail is redirected through the USPS National Change of Address (NCOA) Registry.	✓	✓
Court/Criminal Records Monitoring	Tracks municipal court systems and notifies you if a crime has been committed under your name and date of birth.	✓	✓
Sex Offender Alerts	Keep your family safe with awareness of where registered sex offenders live in your immediate area. You'll also be notified when a new one moves to your area.	✓	✓
Payday Loan Monitoring	High-interest, easy-to-obtain payday loans can negatively impact your credit score. Alerts you if a non-credit loan been opened using your identity at a payday or quick cash loan provider.	✓	✓
Social Security Number Trace	Provides you with a report of all names and/or aliases as well as current and reported addresses associated with your Social Security number. If there are findings that you don't recognize, this could be a sign of possible identity theft.	✓ ✓	✓ ✓
CREDIT MONITORING SERVICES			
Daily Monitoring of Experian Credit Bureau	Provides credit protection with monitoring from Experian. Provides you with notifications for changes in a credit report such as loan data, inquiries, new accounts, judgments, liens and more.	✓	✓
Daily Monitoring of Three Credit Bureaus	Provides higher-level credit protection with monitoring from all three credit bureaus: Experian, Equifax & TransUnion. Receive notifications for changes in your credit report such as loan data, inquiries, new accounts, judgments, liens and more.		✓
ScoreTracker	Receive a monthly report that helps you understand how your credit score has trended over time and what is impacting it with credit score insight.		✓
✓ adults ✓ children to age 18			

For more information, please call your Independent Associate:

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